MONEY MANAGER

Money Manager allows you to keep track of your income and expenditure by means of budgeted monthly accounts. Your actual income and outgoings are compared with the budgets you have laid down, so you can quickly see when things are beginning to slide.

Use Money Manager to record details of your electricity, telephone, gas and mortgage or rent. Along with income such as wages or interest.

Why rely on pencil and paper when you have a powerful computer and Money Manager to do it all for you.

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Getting Started

1 Money Manager requires a 48k Spectrum.

2 Put the tape into the cassette recorder and rewind to the beginning.

3 Check that the EAR lead is correctly connected and that the volume level of the tape recorder is set correctly.

4 Press the following keys: LOAD ""ENTER (do not leave a space between the quotes).

5 Press play on the tape recorder.

6 After a few seconds the screen will display PROGRAM : MONEY MANAGER.

7 The program will load and display the title screen followed by the main program. When the "File Name" screen appears stop the tape.

8 Previously saved versions — follow the above procedure but note that the title screen will not appear. Stop the tape when the "File Name" screen is displayed.

9 If the program does not load successfully, try adjusting the volume setting of the tape recorder and repeat the above from step 2. If the problem persists, refer to chapter 6 of the Spectrum Introduction Manual.

File Name

1 The File Name screen is always displayed after the program has been loaded. The screen shows the name of the file that has been loaded (or "*NONE*" if loaded from the original tape).

2 Type in a new file name of up to 10 characters followed by ENTER. The file name will be used if the program is saved using the "Save" option on the main menu (see **Option 7**).

3 We suggest that you use a meaningful filename, for example "MM10DEC83" for a copy that was made on 10 December 1983. This method is particularly useful if there are a number of copies on the tape.

After the new file name has been entered the main menu will be displayed.

How to use the program

Budgeting is the simplest and clearest way of keeping your financial affairs in order. It can be done with jam pots — one for rent, one for hire purchase and so on — but you have a powerful computer at your command, so why not let it do the work.

Your Money Manager program makes it all very easy. It helps you to set up budgets (what you expect to spend) for the various sorts of income and costs that you have each month — salary, mortgage, travel etc.

Do this at the beginning of the year, in January (or you may want to use the tax year starting in April), fixing the sum you think you will need to spend each month under each category. Some, like life assurance, will probably not vary much; others will involve heavy expense in one month and little or nothing in the rest, such as Christmas and holidays.

But here is where your budget comes in useful; it shows you which months have the extra expenditure so that you can put aside some cash beforehand — preferably throughout the year. Spread the load; then there are no nasty surprises. The time to start planning for Christmas is in the previous January!

With your Money Manager program you can of course change any of the budgets during the year, to take account of mortgage increases or decreases. Of course you have budgets for your income too, not forgetting such things as deposit account interest.

For each month throughout the year you simply enter the actual income or expense for each category, and the computer compares your budgets with your actual spending. So you can see at a glance if you are overspending on anything in good time to do something about it.

This suggested method of budgeting may not suit everybody; to some it may seem a bit too rigid for them to be able to use it. Money Manager could be used simply to track income and costs and show where the money is going.

Whichever way you decide to use it, Money Manager will be useful in controlling your finances.

There are two financial terms used in the program and in this booklet which you may not be familiar with. They are:

Cashflow:
Total income minus total costs. The result may be either positive (you have more cash at the end of the period than at the start) or negative (you paid out more than you received). Cashflow shows whether or not you are living within your income.

Year To Date:
Your current financial situation from the start of your budget year up to the current month.

Main Menu

The Main Menu lists the major functions of the program. Type in the number of the function you require and ENTER.

All of the functions (except "End Program") will allow you to return to the main menu.

The operation and use of each function is explained below.

Option 1: New Year
The New Year option allows you to set up the program at the start of your financial year. You can select any month to be the first month of the year using **Option 1.1** (for example the tax year begins in April). **Option 1.2 (Clear All)** zeroes all budget and actual values but leaves the category names. **Option 1.3 (Carry Forward)** zeroes only the actual values, allowing you to carry last years budgets forward to the next year. **Option 1.4** returns you to the main menu

1.1 Set Start Month.
The current start month (initially January) is shown. Entering a number from 1 to 12 will reset this. For example 4 will give a start month of April. To return to the New Year menu enter 0.

1.2 Clear All.
The program will ask you to confirm this before doing it.

1.3 Carry Forward.
The program will ask you to confirm that you want all actual values zeroed before doing it. Note that there is a delay of about 10 seconds while this is done.

1.4 Exit Menu
Returns you to the main menu

Option 2: Set Up Budgets/Categories
This option allows you to define named budget categories (eg Rent, electricity, Salary) and set monthly budgets for each category. Categories can be deleted and names changed. The options are listed at the bottom of the screen. To select a particular option enter the letter highlighted in black.

The display also shows, for each category, the category number, name, type ("T"), class ("C"), total budget and actual values for the year.

2.1 Next Page ("n")
If there are more categories

than can be displayed this option will display a new page of categories. If there are no more categories the first page will be shown.

2.2 Set Budget ("s") When this option is chosen you will be asked to enter the category number. A screen heading "Set Budget For..." will be displayed. This screen lists the current budget values for each month, starting with the first month of the financial year. A black bar is used to show the month that is currently being set. The bar can be moved up using key 7 and down with key 8. When you have positioned the bar over the correct month press "v" to set the budget value or "a" to set the value for that month and all succeeding months. Note that the program only displays integer (whole number) values. If you enter fractions of pounds these will be rounded to the nearest whole number.

When you are satisfied with the budget values press "x" to return to the category display.

2.3 Delete ("d") Delete a category and values. You will be asked to enter the category number to be deleted.

2.4 Change ("c") Change the name of a category, enter the category number and the new name.

2.5 Add a Category ("a") Enter the number of the category you wish to add. This can be any whole number between 1 and 50 that is not already in use. Note that categories are always listed in numeric order. Next type in the category name and ENTER. You will then be asked what

type the category is, enter "i" for income, "e" for expense. Finally enter the class. The class field can be any character but note that "o" and "d" have a special use (see section 4 on Interest Calculation). If you do not wish to input a class press ENTER.

2.6 Exit ("x") Return to the main menu.

Option 3: Opening Cash Balance
The current start of year cash balance is displayed.
Enter "v" to change or "x" to return to the main menu.

Option 4: Interest Calculation
(Note: You don't have to use this option: we suggest you get used to the other functions offered by MM and try this one last.)

This option allows you to calculate the approximate interest you would receive or pay on your end of month cash balances. You can set the estimated overdraft and deposit rates for the year and then calculate the interest on the budgeted income and expense categories.

The Interest Calculation option displays another menu, explained below:—

4.1 Set Overdraft Rates This screen functions in the same way as the Set Budget screen described in **Option 2.2** note the following differences
   (a) Values entered are treated as percentages (eg. 10 is 10%).
   (b) Decimal places are accepted (eg. 10.25)

   (c) An additional option (payment month, key "y") is provided. This option enables you to set months in which interest is paid.

To use this option position the black bar over any month in which interest is paid, press the "y" key. You will then be asked to enter the frequency of payments. Entering 6 means that interest is paid every six months. Payment months are indicated by a "*" on the screen. Note that interest will still accumulate during months not marked as payment months.

4.2 Set Deposit Rates This screen functions in exactly the same way as the overdraft rate screen.

4.3 Calculate Interest Before using this option make sure that:
1 You have entered ALL of the budget figures for all the Categories you wish to define.
2 You have created one income category (type "i") of class "d" and one expense category (type "e") of class "o". These will be used by the calculation routine to store the budgeted deposit and overdraft interest amounts. These two categories should have a budget of zero prior to using the calculate interest option. If these categories have not been defined a read error screen will be displayed.

When you have done the above enter option 3. The interest will be calculated and displayed on the screen. You can then look at these amounts by returning to the main menu (using **Option 4**) and selecting the "Set Up Budgets" option.

4.4 Exit Menu Returns you to the main menu.

Option 5: Change/Actuals
This option allows you to input or change the actual amounts paid or received for each category in each month. The screen functions in the same way as the set budgets screen but only has options for next page ("n"), set actual ("s") and exit to main menu ("x").

Option 6: Analysis

Option 7: Save
When this option is selected the 'Start tape, press any key" message will appear. The program and data will be saved in the normal way with the file name you entered at the start of the session. When the save has finished, rewind the tape and play to verify the recording.

When the verification has finished you will be returned to the main menu.

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Option 8: End Program
You will be asked to confirm that you wish to end the program, if the reply is "y" the program will be cleared and you will return to BASIC.